

LEVERAGED PREMIUM FINANCE

*Uncommon Strategies Unlocking Illiquid Assets for Capital Growth Opportunities
e.g. Real Estate, Options, etc.*

Starting Funds: \$1,000,000 Market Based Asset Portfolio



@year	10	15	20
@age	54	59	64
Account	1,330,926	1,535,432	1,771,363
IRR	3.23%	3.11%	3.05%
PLB	n/a	n/a	n/a
IRR	n/a	n/a	n/a

\$1,771,363 **3.05%**
20 YR Projected Account IRR

\$+ n/a **n/a**
Projected Lifetime Benefit IRR



- \$1,000,000 Invested in Stand-Alone Account
- Moderate to Aggressive Portfolio Allocation

Net Funds at Work: **\$1,000,000**
Pre-Tax Portfolio ROA: 8.00%
Mngmnt, 12b1, Broker & Advisory Fees 1.50%
Estimated Tax Rate 45.00%

Starting Funds: \$1,000,000 Promise Based CVLI Asset



@year	10	15	20
@age	54	59	64
Cash	1,134,883	1,412,184	1,749,187
IRR	1.42%	2.50%	2.99%
PLB	5,884,511	2,946,377	3,183,685
IRR	21.77%	8.02%	6.28%

\$1,749,187 **2.99%**
20 YR Projected Cash Returns IRR

\$+ \$3,183,685 **6.28%**
Projected Lifetime Benefit IRR



- \$1,000,000 Invested into a PPIA Account
- Funds a Cash Value Life Insurance Policy

Net Funds at Work: **\$1,000,000**
PPIA Guaranteed Asset Accumulation 3.55%
PPIA Drawdown Period 10
Total PPIA Value to Premiums 1,164,120
Estimated Tax Rate N/A

Starting Funds: \$1,000,000 Levered Portfolio with CVLI Asset



@year	10	15	20
@age	54	59	64
Account + Cash	2,489,079	3,039,804	2,751,422
IRR	38.45%	20.43%	10.68%
Account + PLB	7,238,707	4,573,997	4,185,920
IRR	61.20%	25.48%	14.55%

\$2,751,422 **10.68%**
20 YR Projected Cash Returns IRR

\$+ \$4,185,920 **14.55%**
Projected Lifetime Benefit IRR



- \$1,000,000 Invested in Trust Account
- Account collateralizes \$1,000,000 Loan, & proceeds go into PPIA Account
- PPIA Account funds Cash Value Life Insurance Policy
- Investment Account Pays Interest on Loan and Amortization of Loan in year 20
- In Year 20: no loan remaining, and Asset account returns \$1,000,000 @ 8%
- Fully paid up CVLI

Net Funds at Work: **\$2,000,000**
Pre-Tax Portfolio ROA: 8.00%
PPIA Guaranteed Asset Accumulation 3.55%
Estimated Tax Rate 45% on investment only



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